

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Cooperative	95672	WA	HMO	\$626,740	17.39%	\$625,634	\$566,641	90.57%	170,016
2	Premera Blue Cross	47570	WA	HCSC	\$448,176	12.44%	\$456,068	\$379,973	83.32%	225,439
3	Regence Blue Shield	53902	WA	HCSC	\$417,519	11.59%	\$414,132	\$336,008	81.14%	520,756
4	Pacificare of WA Inc	48038	WA	HCSC	\$407,747	11.31%	\$408,191	\$356,780	87.41%	60,334
5	Community Health Plan of WA	47049	WA	HCSC	\$347,870	9.65%	\$336,525	\$288,127	85.62%	205,758
6	Washington Dental Service	47341	WA	HCSC	\$305,801	8.49%	\$0	\$278,150	0.00%	822,133
7	Molina Healthcare of WA Inc	96270	WA	HMO	\$248,327	6.89%	\$248,957	\$190,458	76.50%	156,220
8	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$128,892	3.58%	\$128,808	\$120,847	93.82%	24,371
9	Columbia United Providers Inc	47047	WA	HCSC	\$67,680	1.88%	\$68,458	\$61,425	89.73%	42,278
10	LifeWise Health Plan of WA	52633	WA	HCSC	\$42,655	1.18%	\$41,576	\$33,667	80.98%	32,971
11	KPS Health Plans	53872	WA	HCSC	\$40,709	1.13%	\$40,709	\$35,664	87.61%	16,859
12	American Family Life Asr Co Columbus	60380	NE	L&D	\$37,527	1.04%	\$38,432	\$16,129	41.97%	
13	Sterling Life Ins Co	77399	IL	L&D	\$36,155	1.00%	\$35,502	\$29,250	82.39%	
14	General Electric Capital Assur Co	70025	DE	L&D	\$29,701	0.82%	\$28,501	\$18,362	64.43%	
15	Vision Service Plan	47317	WA	HCSC	\$25,724	0.71%	\$24,910	\$21,092	84.67%	980,994
16	Bankers Life & Cas Co	61263	IL	L&D	\$23,047	0.64%	\$22,819	\$9,980	43.74%	
17	State Farm Mut Auto Ins Co	25178	IL	P&C	\$22,850	0.63%	\$20,912	\$18,020	86.17%	
18	Life Investors Ins Co Of Amer	64130	IA	L&D	\$16,070	0.45%	\$15,960	\$5,370	33.65%	
19	Combined Ins Co Of Amer	62146	IL	L&D	\$13,954	0.39%	\$13,945	\$4,698	33.69%	
20	Willamette Dental of WA Inc	47050	WA	HCSC	\$13,855	0.38%	\$13,855	\$12,429	89.71%	53,132
21	Provident Life & Accident Ins Co	68195	TN	L&D	\$11,413	0.32%	\$11,731	\$13,527	115.31%	
22	Conseco Senior Health Ins Co	76325	PA	L&D	\$11,226	0.31%	\$12,013	\$13,497	112.35%	
23	Penn Treaty Network Amer Ins Co	63282	PA	L&D	\$10,358	0.29%	\$10,646	\$5,728	53.81%	
24	Continental Cas Co	20443	IL	P&C	\$10,037	0.28%	\$2,244	\$15,875	707.57%	
25	Northwestern Mut Life Ins Co	67091	WI	L&D	\$9,915	0.28%	\$10,161	\$3,995	39.32%	
26	Mutual Protective Ins Co	31119	NE	P&C	\$9,823	0.27%	\$9,726	\$4,685	48.18%	
27	Aetna Health of Washington Inc	47060	WA	HCSC	\$9,782	0.27%	\$9,327	\$8,656	92.81%	
28	Regence BCBS OR	54933	OR	HCSC	\$9,662	0.27%	\$9,795	\$7,244	73.96%	3,861
29	Aetna Health Inc WA Corp	95484	WA	HMO	\$9,307	0.26%	\$9,307	\$6,660	71.56%	4,447
30	Thrivent Financial For Lutherans	56014	WI	F	\$9,234	0.26%	\$9,009	\$2,993	33.22%	
31	Valley Forge Life Ins Co	70211	PA	L&D	\$9,194	0.26%	\$9,300	\$1,585	17.05%	
32	Unum Life Ins Co Of Amer	62235	ME	L&D	\$8,903	0.25%	\$8,834	\$10,701	121.14%	
33	USAA Life Ins Co	69663	TX	L&D	\$8,656	0.24%	\$8,615	\$7,288	84.60%	
34	IDS Life Ins Co	65005	MN	L&D	\$8,127	0.23%	\$8,124	\$2,654	32.67%	
35	Fortis Ins Co	69477	WI	L&D	\$7,736	0.21%	\$7,663	\$3,964	51.72%	
36	Paul Revere Life Ins Co	67598	MA	L&D	\$7,732	0.21%	\$8,078	\$8,562	106.00%	
37	Stonebridge Life Ins Co	65021	VT	L&D	\$6,762	0.19%	\$6,694	\$2,136	31.91%	
38	Regence Life & Health Ins Co	97985	OR	L&D	\$6,454	0.18%	\$6,453	\$3,599	55.78%	
39	Allianz Life Ins Co Of North Amer	90611	MN	L&D	\$6,395	0.18%	\$6,395	\$36	0.56%	
40	Massachusetts Mut Life Ins Co	65935	MA	L&D	\$5,885	0.16%	\$5,080	\$6,494	127.84%	
All 281	Other Companies				\$126,270	3.50%	\$122,706	\$87,594	140.09%	40,268
Totals (Loss Ratio is average)(4)					\$3,603,869	100.00%	\$3,275,795	\$3,000,546	91.60%	3,359,837

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC, F=Fraternel, (2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington (5)Premium written for HMO, HCSC and LHCSC is Premiums Collected.